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July 29, 2021

**To the Brokers**

**Re: Affiliated Physicians & Employers Master Trust ("APEMT")  
and Members Health Plan New Jersey ("MHPNJ"),  
Plan Financial Deficiency and Assessment**

Dear Sir or Madam:

Please be advised that this firm serves as counsel to APEMT/MHPNJ (the "Trust"). As we are sure you are aware, the Trust is currently in a "wind down mode", as a result of unprecedented Covid related claims presented to the Trust for payment.

As you know, under the Trust Agreement and the Participation Agreement, which all of your clients signed upon enrolling in the Trust and under applicable New Jersey Law (N.J.S.A. 17B:27C-7), the employer/members are each responsible for their proportionate share of the funds necessary to assure that all claims against the Trust and expenses of the Trust are paid in full. While we recognize that this assessment may impose financial hardship on many of the employers/members, we are obligated under Law to pursue collection of the assessment.

The Trust appreciates the support of the broker community over the years and hopes that you will assist us in ensuring that the Trust fulfills its obligations to members and that the employer/members to comply with their legal obligation to pay the assessment promptly. Please be advised that we may be forced to institute suit against any party who has encouraged such employer/members not to pay the assessment.

If you have any questions, feel free to email [MHPNJinfo@concordmgt.com](mailto:MHPNJinfo@concordmgt.com) or call 833-MEWANOW option 8.

Very truly yours,

**GENOVA BURNS, LLC.**

A handwritten signature in blue ink, appearing to read "DMS", is written over the typed name "DANIEL M. STOLZ".

**DANIEL M. STOLZ**

DMS:ms